

Application No.: 09/955,544
Attorney Docket No.: 57046-001US0
First Applicant's Name: Gregory John Litster
Application Filing Date: 17 September 2001
Office Action Dated: 19 January 2011
Date of Response: 19 July 2011
Examiner: Olabode Akintola

AMENDMENTS TO THE CLAIMS

Applicants, pursuant to 37 C.F.R. § 1.121, submit the following amendments to the claims:

By this amendment:

claims 13 and 25 have been amended;
no claims have been canceled; and
new claims 26-28 have been added.

1.-12. (Cancelled)

13. (Currently amended) A method of making a financial transaction over the internet, the method comprising:

receiving at a virtual credit card terminal (VCT) gateway a request for a transaction number from a merchant after the merchant has received an indication from a purchaser that the purchaser has elected to pay for selected items from the merchant by credit card means using a virtual credit card terminal comprising a credit card means reader, and a digital processing device operatively associated with the credit card means reader and encoding transaction programs that allow opening of an interactive terminal window for processing of the transaction, and wherein the virtual credit card terminal is registered with the VCT gateway;

sending the transaction number from the VCT gateway to the merchant, the merchant providing the purchaser with the transaction number received from the VCT gateway, a merchant identification, and ana transaction amount ~~to transact from the merchant~~, wherein the merchant is registered with the VCT gateway;

receiving a VCT transaction request at the VCT gateway from the purchaser, the VCT transaction request comprising the transaction number, the merchant identification, and details of credit card means entered into the virtual credit card terminal by the purchaser;

determining whether the merchant identification of the VCT transaction request received

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by the VCT gateway identifies the merchant to which the transaction number was sent by the VCT gateway; and

when it is determined that the merchant identification of the VCT transaction request received by the VCT gateway identifies the merchant to which the transaction number was sent by the VCT gateway, processing the VCT transaction request by the VCT gateway to facilitate formation of a bank transaction request;

sending the bank transaction request from the VCT gateway to a bank;

in response to the bank transaction request, receiving advice sent from the bank to the VCT gateway as to whether the transaction has been approved;

sending the advice from the VCT gateway to the merchant and the purchaser.

14. (Previously Presented) The method of making a financial transaction over the internet of claim 13, further comprising, if the transaction has been approved, providing the merchant and the purchaser with a transaction authentication code.

15. (Previously Presented) The method of making a financial transaction over the internet of claim 14, further comprising: providing, by said purchaser, the merchant with delivery details; and providing, by said merchant, said purchaser with a merchant receipt.

16. (Cancelled)

17. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the virtual credit card terminal is remote from a location where the merchant's items are physically displayed for sale.

18. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the virtual credit card terminal is set up at a retail outlet of the merchant.

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19. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the credit card means is a credit card with a data encoded magnetic strip, and wherein the purchaser entered the details of the credit card means into the virtual credit card terminal by passing the credit card through the credit card means reader and separately entering an assigned personal identification number.

20. (Previously Presented) The method of making a financial transaction over the internet of claim 19, wherein said digital processing device includes a screen, processor and a key pad.

21. (Previously Presented) The method of making a financial transaction over the internet of claim 19, wherein said digital processing device is an internet-connected telephone, a personal digital assistant, a pager, a communicator, a smartphone, an interactive television, or an interactive household appliance.

22. (Previously Presented) The method of making a financial transaction over the internet of claim 19, wherein the credit card means reader is operationally associated with an individual digital processing device by a digital certificate which is used in each transaction.

23. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the VCT gateway is a stand-alone server or a server that is part of an electronic data processing section of a bank, credit provider, or other financial institution.

24. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein processing of the VCT transaction request by the VCT gateway involves representing information but not analyzing information for

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transaction approval purposes.

25. (Currently amended) A method performed by a virtual credit card terminal (VCT) gateway connected to a financial institution, a merchant computing device, associated with a merchant, and a purchaser computing device, the purchaser computing device being operatively coupled to a credit card reader to receive payment information read thereby, the method comprising:

receiving a request for a transaction number from the merchant computing device after the merchant computing device has received order information ~~and payment information~~ from the purchaser computing device, ~~the payment information being associated with an account, and having been received by the purchaser computing device from the credit card reader;~~

in response to the request for a transaction number, sending a transaction number to the merchant computing device, the merchant computing device providing the transaction number, a merchant identification code, and a transaction amount to the purchaser computing device;

receiving a VCT transaction request from the purchaser computing device, the VCT transaction request comprising the transaction number, the merchant identification code, the transaction amount, and payment information received by the purchaser computing device from the credit card reader, the payment information being associated with an account;

in response to the VCT transaction request, determining whether the merchant identification code of the VCT transaction request identifies the merchant associated with the merchant computing device to which the transaction number was sent; and

when the merchant identification code of the VCT transaction request identifies the merchant associated with the merchant computing device to which the transaction number was sent, sending a payment approval request to the financial institution requesting approval to charge the transaction amount to the account associated with the payment information;

in response to the payment approval request, receiving an indication from the financial institution as to whether the request to charging the transaction amount to the account associated with the payment information has been approved; and

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sending the indication to in response to receiving the indication from the financial institution, informing both the merchant computing device and the purchaser computing device as to whether the request to charge the transaction amount to the account associated with the payment information has been approved.

26. (New) The method of claim 25, further comprising:

storing serial numbers of a plurality of credit card readers and associated end user information in VCT gateway records, each of the plurality of credit card readers having been initially provided to a different end user;

receiving installation information from the purchaser computing device, the installation information including particular end user information associated with a particular end user, and the serial number of the credit card reader operatively coupled to the purchaser computing device;

cross-checking the installation information against the VCT gateway records to determine whether the particular end user information is associated with the serial number of the credit card reader operatively coupled to the purchaser computing device in the VCT gateway records;

when the particular end user information is associated with the serial number of the credit card reader operatively coupled to the purchaser computing device in the VCT gateway records, creating a digital certificate comprising at least a portion of the installation information; and

sending the digital certificate to the purchaser computing device.

27. (New) The method of claim 26, wherein the purchaser computing device encrypts the VCT transaction request using the digital certificate, and the method further comprises:

decrypting the VCT transaction request using a copy of the digital certificate, successful decryption of the VCT transaction request indicating the VCT transaction request was sent by the particular end user associated with the digital certificate.

28. (New) The method of claim 27, wherein the installation information further comprises a serial number of an operating system executing on the purchaser computing device,

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and a serial number of a hard drive of the purchaser computing device,

the digital certificate comprises the serial number of the credit card reader operatively coupled to the purchaser computing device, the serial number of the operating system executing on the purchaser computing device, the serial number of the hard drive of the purchaser computing device, and

the method further comprises using the digital certificate to confirm that the credit card reader, the operating system, and the hard disk associated with the purchaser computing device were used in the formation of the VCT transaction request.